

Information to identify the case:

Debtor 1	<u>Fred C. Bauer Jr.</u>	Social Security number or ITIN	xxx-xx-7309
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-12566-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fred C. Bauer Jr.

5/30/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Fred C. Bauer, Jr.
Debtor

Case No. 18-12566-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: May 30, 2023

Form ID: 3180W

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:

Recip ID	Recipient Name and Address
db	+ Fred C. Bauer, Jr., 3 Pinyon Street, Howell, NJ 07731-2808
517465328	+ Federal National Mortgage Association, c/o Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047
517324628	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005
517324629	Square One Financial/Cach Llc, Po Box 5980, Denver, CO 80127
517621357	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 30 2023 22:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 30 2023 22:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517324622	+ EDI: GMACFS.COM	May 31 2023 02:35:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
519258581	+ EDI: AISACG.COM	May 31 2023 02:35:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517344591	EDI: GMACFS.COM	May 31 2023 02:35:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
517460664	Email/PDF: resurgentbknotifications@resurgent.com	May 30 2023 23:01:16	CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517324624	+ EDI: CAPITALONE.COM	May 31 2023 02:35:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517339445	+ Email/Text: RASEBN@raslg.com	May 30 2023 22:48:00	Federal National Mortgage Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
517324625	+ EDI: AMINFOFP.COM	May 31 2023 02:35:00	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
517324627	+ EDI: IRS.COM	May 31 2023 02:35:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518658367	+ Email/Text: RASEBN@raslg.com	May 30 2023 22:48:00	Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
518303296	+ Email/Text: nsm_bk_notices@mrcooper.com		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: May 30, 2023

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		May 30 2023 22:48:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
518303295	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 30 2023 22:48:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
517425344	+ EDI: JEFFERSONCAP.COM		
		May 31 2023 02:35:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517324630	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		May 30 2023 22:48:00	State of New Jersey Division of Taxation, 50 Barrack Street, Trenton, NJ 08695
519349255	^ MEBN		
		May 30 2023 22:42:03	US Bank Trust National Association, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
519349256	^ MEBN		
		May 30 2023 22:42:03	US Bank Trust National Association, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609, US Bank Trust National Association, Bankruptcy Department 75381-4609

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial Inc., PO Box 130424, Roseville, MN 55113-0004
cr	*+	FEDERAL NATIONAL MORTGAGE ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	*+	Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517324623	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
519277878	*+	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517324626	*+	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	

District/off: 0312-3

User: admin

Page 3 of 3

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on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ajennings@raslg.com

Aleisha Candace Jennings

on behalf of Creditor Nationstar Mortgage LLC ajennings@raslg.com

Andrew Thomas Archer

on behalf of Debtor Fred C. Bauer Jr. aarcher@spillerarcherlaw.com,
bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com
bkgroup@kmlawgroup.com

Harold N. Kaplan

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER hkaplan@rasnj.com kimwilson@raslg.com

Harold N. Kaplan

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust hkaplan@rasnj.com, kimwilson@raslg.com

Laura M. Egerman

on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bkyecf@rasflaw.com
bkyecf@rasflaw.com;legerman@raslg.com

Lauren Moyer

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust lmoyer@friedmanvartolo.com, nj-ecfmail@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mlicker@hillwallack.com
HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Regina Cohen

on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com

Shauna M Deluca

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER smncina@raslg.com

Sindi Mncina

on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17